



Substitute for form 1449A/PTO

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(use as many sheets as necessary)

Application Number	10/830,114
Filing Date	April 23, 2004
First Named Inventor	Margaret S. BRENNER et al.
Art Unit	Unassigned
Examiner Name	Unassigned
Attorney Docket Number	47004.000267

Sheet 1 **of** 5**NON-PATENT LITERATURE DOCUMENTS**

*Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSLATION	
			YES	NO
/CDC/	1.	eCharge, eCharge Corporation, www.echarge.com, 12/03/99, 12 pages		
/CDC/	2.	Tracy Pletz et al., Summary of the at your risk architecture, 06/03/99, 8 pages		
/CDC/	3.	Siebel, Siebel: Ensuring Customer Success, www.siebel.com, 11/17/99, 29 pages		
/CDC/	4.	OMG, Welcome to OMG's CORBA for Beginners Page!, www.omg.com, 05/25/99, 4 pages		
/CDC/	5.	Sun Microsystems, Inc., Schema for Representing CORBA Objects in an LDAP directory, 05/21/99, 9 pages		
/CDC/	6.	OMG, Library, www.omg.com, 05/25/99, 5 pages		
/CDC/	7.	OMG, What is CORBA?, , www.omg.com, 05/25/99, 2 pages		
/CDC/	8.	Overview of CORBA, , www.omg.com, 05/25/99, 4 pages		
/CDC/	9.	JAVA, JAVA™ Technology in the Real World, java.sun.com, 05/21/99, 7 pages		
/CDC/	10.	JAVA, JAVA™ Servlet API, java.sun.com, 05/21/99, 5 pages		
/CDC/	11.	JAVA, Staying in Touch with JNDI, java.sun.com, 05/21/99, 8 pages		

EXAMINER SIGNATURE /Candice Carter/

DATE CONSIDERED 06/25/2008

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.



Substitute for form 1449A/PTO

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT***(use as many sheets as necessary)*

Application Number	10/830,114
Filing Date	April 23, 2004
First Named Inventor	Margaret S. BRENNER et al.
Art Unit	Unassigned
Examiner Name	Unassigned
Attorney Docket Number	47004.000267

Sheet	2		5
-------	---	--	---

NON-PATENT LITERATURE DOCUMENTS

/CDC/	12.	JAVA, JAVA™ Remote Method Invocation (RMI) Interface, java.sun.com, 05/21/99, 16 pages		
/CDC/	13.	JAVA, Banking on JAVA™ Technology, java.sun.com, 05/21/99, 7 pages		
/CDC/	14.	JAVA, The JDBC™ Data Access API, java.sun.com, 05/21/99, 3 pages		
/CDC/	15.	Anne Thomas, Enterprise JAVABEANS™ Technology: Server Component Model for the Java™ platform, java.sun.com, 05/21/99, 30 pages		
/CDC/	16.	S. R. Hiremath, Numerical Credit Scoring Model, Operations Research Bulletin, WA13.16, 04/30/75, 2 pages		
/CDC/	17.	Reuters, Getting Smart with Java: Sun Micro Says American Express to Use Java for Smart Card, www.abcnew.go.com/sciences/tech, 06/06/00, 2 pages		
/CDC/	18.	David Bank, Cash, Check, Charge--What's Next?, Seattle Times, 03/06/98, 4 pages		
/CDC/	19.	Gerry Vandenengel, Cards on the Internet: Advertising on a \$3 Bill, Industry Intelligence, 02/01/95, 3 pages		
/CDC/	20.	Kim A. Strassel, Dutch Software Concern Experiments with Electronic 'Cash' in Cyberspace, Wall Street Journal, 04/17/95, 1 page		
/CDC/	21.	Jeffrey Kutler, Cash Card Creator Looking Beyond Mondex, 02/09/95, 1 page		
/CDC/	22.	David Post, E-Cash: Can't Live With It, Can't Live Without It, The American Lawyer, pp. 116-117, 03/01/96		

EXAMINER SIGNATURE /Candice Carter/

DATE CONSIDERED

06/25/2008

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

Substitute for form 1449A/PTO

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT***(use as many sheets as necessary)*

Application Number	10/830,114
Filing Date	April 23, 2004
First Named Inventor	Margaret S. BRENNER et al.
Art Unit	Unassigned
Examiner Name	Unassigned

Sheet	3	5	Attorney Docket Number	47004.000267
--------------	----------	----------	-------------------------------	---------------------

NON-PATENT LITERATURE DOCUMENTS

/CDC/	23.	Russell Mitchell, Cyberspace: Crafting software that will let you build a business out there, Business Week, pp. 78-86, 02/27/95		
/CDC/	24.	Jeffrey Kutler, A Different Drummer on the Data Highway, American Banker, 05/12/95, 2 pages		
/CDC/	25.	Stephen Eppmt, A Player Goes After Big Bucks in Cyberspace, American Banker, 05/05/95, 1 page		
/CDC/	26.	Robert Barnham, Network Brings Together Producers and Companies, Bests Review 02/01/94, 1 page		
/CDC/	27.	Vanessa Houlder, OFT Gives the Individual Top Priority: Report Calls for Deregulation of Business Lending, The Financial Times, 06/08/94, 1 page		
/CDC/	28.	Kennedy Maiz, Fannie Mae on the Web, Newsbyte, 05/08/95, 1 page		
/CDC/	29.	Anne Knowles, Improved Internet Security Enabling On-Line Commerce, PC Week, 03/20/95, 4 pages		
/CDC/	30.	Aversion Therapy: Banks Overcoming Fear of the Net to Develop Safe Internet-based Payment System w/ Netscape Communicator, Network World, 12/12/94, 1 page		
/CDC/	31.	Don Clark, Microsoft, Visa to Jointly Develop PC Electronic-Shopping Software, Wall Street Journal, The, B9, 11/09/94, 3 pages		
/CDC/	32.	Understanding Product Data Management, Hewlett-Packard Company, 4/26/99, 9 pages		
/CDC/	33.	Getting Started: Specific GE TPN Post Service Use Guidelines, GE, 04/26/99, 18 pages		

EXAMINER SIGNATURE /Candice Carter/

DATE CONSIDERED 06/25/2008

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.



Substitute for form 1449A/PTO

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT***(use as many sheets as necessary)*

Application Number	10/830,114
Filing Date	April 23, 2004
First Named Inventor	Margaret S. BRENNER et al.
Art Unit	Unassigned
Examiner Name	Unassigned
Attorney Docket Number	47004.000267

Sheet	4		5
-------	---	--	---

NON-PATENT LITERATURE DOCUMENTS

/CDC/	34.	Resource Center: Consolidated Edison Selects GE TPN Post, GE, 04/26/99, 9 pages		
/CDC/	35.	ThomasNet, Thomas Publishing Company, 04/26/99, 9 pages		
/CDC/	36.	SoluSource: For Engineers By Engineers, Thomas Publishing Company, 04/26/99, 10 pages		
/CDC/	37.	Harris InfoSource, 04/26/99, 12 pages		
/CDC/	38.	Welcome to MUSE, MUSE Technologies, 04/26/99, 28 pages		
/CDC/	39.	Product Data Integration Technologies, Inc., PDIT, 04/26/99, 19 pages		
/CDC/	40.	SBA: Pro-Net, SBA, 04/01/99, 11 pages		
/CDC/	41.	FreeMarkets, FreeMarkets Online, Inc., 04/26/99, 35 pages		
/CDC/	42.	Associates National Bank (DE) Credit Card Services, The Associates, www.theassocitheassociates.atcomcorn/consumer/credit_cards/rnain.html , 04/06/99, 6 pages		
/CDC/	43.	At Your Request, Wingspanbankcom, 09/28/99, 1 page		
/CDC/	44.	Robyn Meredith, Internet bank moves closer to virtual reality, USA Today, 05/05/95, 1 page		
/CDC/	45.	Marvin Sirbu and J.D. Tygar, NetBill: An Internet Commerce System Optimized for Network Delivered Services, http://www.ini.cmu.edu:80/netbill , pp. 1-12, 02/27/95, 12 pages		

EXAMINER SIGNATURE /Candice Carter/

DATE CONSIDERED 06/25/2008

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.



Substitute for form 1449A/PTO

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT***(use as many sheets as necessary)*

Application Number	10/830,114
Filing Date	April 23, 2004
First Named Inventor	Margaret S. BRENNER et al.
Art Unit	Unassigned
Examiner Name	Unassigned

Sheet	5	5	Attorney Docket Number	47004.000267
--------------	----------	----------	-------------------------------	---------------------

NON-PATENT LITERATURE DOCUMENTS

/CDC/	46.	The check is in the email., Information Today, Vol. 12, No. 3, 03/01/95, ISSN: 8755-6286, 4 pages		
/CDC/	47.	The Gale Group, G&D America's Multi-application Smart Card Selected for Combined Payroll and 'Virtual Banking' Program in Mexico, wysiwyg://0/http://www.dialogclassic.com/history, Business Wire, 04/24/98, p4241047, 3 pages		
/CDC/	48.	Richard Mitchell, Netlink Goes After An Unbanked Niche, wysiwyg://0/http://www.dialogclassic.com/history, ISSN: 1093-1279, 09/99, 4 pages		
/CDC/	49.	CORBA Overview, 5/25/99, 14 pages		
/CDC/	50.	The Source For JAVA Technology, Applets, 5/21/99, 2 pages		
/CDC/	51.	Jonathan Berry et al., Cover Story, A Potent New Tool For Selling Database, Business Week, September 5, 1994, pp. 56-62		

EXAMINER SIGNATURE /Candice Carter/

DATE CONSIDERED 06/25/2008

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.